

Certificate of Electronic Submission
I hereby certify that this correspondence is being
submitted electronically to the U.S. Patent
and Trademark Office on October 6, 2008
(Date of Submission)

FRANK C. NICHOLAS (33,983)
Name of applicant, assignee or registered representative

/FRANK C. NICHOLAS/
Signature

October 6, 2008
Date of Signature

PATENT
Case No. 1330/4

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	<u>ORAZIO PATER, et al.</u>)	
)	Group Art Unit No.: 3692
Serial No.:	<u>10/007,838</u>)	
)	Examiner: GRAHAM, C. B.
Filing Date:	<u>NOVEMBER 8, 2001</u>)	
)	Conf. No.: 7630
Title:	<u>ELECTRONIC PAYMENT</u>)	
	<u>SYSTEM AND METHOD</u>)	

RESPONSE TO OFFICE ACTION
DATED AUGUST 6, 2008

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

This is in response to a Final Office Action dated August 6, 2008.